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19. (New) A system for developing a banking transaction processing system that processes banking transactions for accounts, wherein terminals can request banking transactions by sending messages to the banking transaction processing system, comprising:

a business platform for receiving messages and processing the banking transactions, including:

a set of application transactions, wherein each application transaction can process a unique banking transaction and can undo the unique banking transaction;

a main module for initiating an application transaction based on a banking transaction; and

a message formatter module for providing data on banking transactions based on the messages requesting the banking transactions;

a set of knowledge blocks, wherein each knowledge block can implement a unique banking operation and can undo the unique banking operation, wherein at least one application transaction uses at least one knowledge block to process the unique banking transaction;

a set of system processing functions for providing a platform independent interface between the business platform and a server; and

an interface that allows a user to add each of an new application transaction and a new knowledge block.

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20. (New) The system of claim 19, further comprising a set of common functions, wherein each common function performs a unique business function, and wherein at least one knowledge block uses at least one common function to implement the unique banking operation.

21. (New) The system of claim 19, further comprising:

- a data dictionary that defines data requirements; and
- a generator that can automatically generate a data layout based on the data dictionary,
wherein the data layout is used by the business platform.

22. (New) The system of claim 19, further comprising a set of accounting application servers,
wherein each accounting application server processes an accounting entry, and wherein at least
one application transaction generates at least one accounting entry.

23. (New) The system of claim 19, wherein at least one of a group consisting of the business
platform, the set of knowledge blocks, and the set of system processing functions comprises a set
of skeletons, wherein each skeleton includes common processing logic for implementing a
desired function, and wherein the interface allows a user to modify each skeleton.

24. (New) The system of claim 19, wherein the business platform further includes a database
interface module for providing a platform independent interface between the main module and at
least one database.

25. (New) The system of claim 19, wherein the business platform further includes a file interface
module for providing a platform independent interface between the main module and a file
system of a computer.

26. (New) The system of claim 19, wherein the business platform further includes a center cut control module for processing a batch job having banking transactions, wherein each banking transaction is implemented by the main module.

27. (New) The system of claim 19, wherein the business platform further includes an online report module for providing an interface between the terminals and a report generator.

28. (New) The system of claim 19, wherein the business platform further includes an external interface module for providing a platform independent interface between the main module and the terminals.

29. (New) The system of claim 28, wherein each terminal is selected from a group consisting of: an automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer.

30. (New) The system of claim 19, wherein the business platform further includes a testing driver for simulating a terminal.

31. (New) The system of claim 19, wherein each business transaction is selected from a group consisting of: a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance.

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32. (New) A system for processing banking transactions, comprising:

a plurality of terminals for generating messages, wherein each message requests a banking transaction;

a business platform, stored on at least one computer, including:

a set of application transactions, wherein each application transaction can process a unique banking transaction and can undo the unique banking transaction;

a main module for initiating an application transaction based on a banking transaction;

a message formatter module for providing data on a banking transaction based on a message requesting the banking transaction;

a database interface module for providing a platform independent interface between the main module and at least one database;

an external interface module for providing a platform independent interface between the main module and the terminals; and

a file interface module for providing a platform independent interface between the main module and a file system of the at least one computer;

a set of knowledge blocks, wherein each knowledge block can perform a unique banking operation and can undo the unique banking operation; and

a set of system processing functions for providing a platform independent interface between the business platform and each computer.

33. (New) The system of claim 32, wherein the business platform further includes a centercut control module for processing a batch job having a plurality of banking transactions, wherein each banking transaction is processed using the main module.

34. (New) The system of claim 32, wherein the business platform further includes an online report module for providing an interface between the terminals and a report generator.

35. (New) The system of claim 32, further comprising a set of common functions, wherein each common function can perform a unique business function, and wherein at least one banking operation includes at least one business function.

36. (New) The system of claim 32, wherein each terminal is selected from a group consisting of: an automatic telling machine, a teller terminal, a point-of-sale terminal, a credit card machine, and a personal computer.

37. (New) The system of claim 32, wherein each business transaction is selected from a group consisting of: a current deposit, a fixed deposit, a withdrawal, a loan, a settlement, a credit card transaction, a debit card transaction, an accounting, an electronic remittance, an inquiry, and a clearance.

38. (New) A method of developing a banking transaction processing system that includes a business platform for processing banking transactions, comprising:

- providing a data dictionary that defines a set of data requirements;
- providing a set of skeletons that define the business platform, wherein each skeleton includes common processing logic for a desired function of the skeleton;
- providing a set of file definition files, wherein each file definition file defines a set of properties for a file;
- automatically generating a data layout based on the data dictionary, wherein the business platform uses the data layout;
- automatically generating a database interface module based on the data layout, wherein the database interface module provides a platform independent interface between the business platform and at least one database;
- automatically generating a file interface module based on the set of file definition files, wherein the file interface module provides a platform independent interface between the business platform and a file system of a computer; and
- allowing a user to modify the set of skeletons.